

PTO-1449 Information Disclosure Citation in an Application			Application No. Unassigned	Applicant(s) Joel D. Daugherty, et al.			
			Docket Number 073897.0147	Group Art Unit Unassigned	Filing Date September 11, 2003		
U.S. PATENT DOCUMENTS							
		DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
O-1	A.	2003/0046083 A1	03/06/03	Devinney, Jr. et al.	704	273	11/21/97
O-1	B.	2003/0018608 A1	01/23/03	Rice et al.	707	1	03/18/02
O-1	C.	2002/0190124 A1	12/19/02	Piotrowski	235	382	06/15/01
O-1	D.	2002/0152078 A1	10/17/02	Yuschik et al.	704	273	01/17/02
O-1	E.	2002/0046055 A1	04/18/02	Martino et al.	705	1	09/04/01
O-1	F.	6,356,868 B1	03/12/02	Yuschik et al.	704	246	10/25/99
O-1	G.	5,655,007	08/05/97	McAllister	379	91.01	12/23/94
O-1	H.	5,502,759	03/26/96	Cheng et al.	379	88	05/13/93
	I.						

FOREIGN PATENT DOCUMENTS							
		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
	J.						YES
	K.						NO
	L.						

NON-PATENT DOCUMENTS					
		DOCUMENT (Including Author, Title, Source, and Pertinent Pages)			DATE
O-1	M.	<i>Fraud Solutions, Velocity Fraud Checking, OnGuard™, Paymentech, DATA-003 0403, www.paymenttech.com, 1 page.</i>			Printed 8/20/03
	N.				
	O.				
	P.				
	Q.				
	R.				
	S.				
	T.				
	U.				
	V.				

EXAMINER	<i>Olisa Anwah</i>	DATE CONSIDERED	<i>10/21/04</i>
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.			